

DOCKET NO: 271189US28

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE APPLICATION OF :
JUDITH KLUGMAN : EXAMINER: TRAN, H.
SERIAL NO: 10/806,572 :
FILED: MARCH 22, 2004 : GROUP ART UNIT: 3694
FOR: FLEXIBLE CATASTROPHE BOND :

STATEMENT OF SUBSTANCE OF INTERVIEW

COMMISSIONER FOR PATENTS
ALEXANDRIA, VIRGINIA 22313

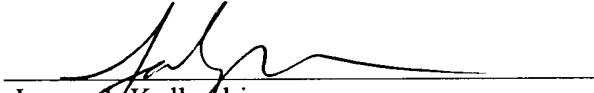
SIR:

Applicants wish to thank Examiner Tran for the interview granted Applicant's representative on December 2, 2009, at which time the outstanding rejections of the claims were discussed. During the interview, the differences between the claimed invention and the Nafeh et al. and GAO references, and the rejections under 35 U.S.C. § 101, were discussed. The Examiner indicated the rejections of the claims under 35 U.S.C. § 101 would be withdrawn. Further, the Examiner indicated that independent Claims 1, 10, and 15 appear to be in condition for allowance, if no further reference is discovered upon further search and consideration

Accordingly, it is respectfully submitted that this statement is a proper recordation of the substance of the interview on December 2, 2009, in compliance with MPEP § 713.04.

Respectfully submitted,

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